

**15 Year Notification of Eligibility (NOE) Letter for Non-Regular Retirement Process: Notifying Soldiers of eligibility for Non-Regular Retirement due to medically unfit status**

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
1	Medical authority determines Soldier is medically unfit	Medical authority evaluates Soldier for eligibility to retain military status. Determination is made finding the Soldier unfit.	AR 635-40			Each medical authority has its own evaluation process. Contact the State Surgeon's Office for more information on the process for an individual State.
2	RPAM-Admin is notified and generates 15 Year NOE (RPAM)	Through the evaluating medical authority, the Retirement Points Accounting Management Administrator (RPAM-Admin) is notified of Soldier's discontinuation of service.  RPAM-Admin generates the NGB Form 23E (Notification of Eligibility for Retired Pay for Non-Regular Service [NOE/Fifteen Year Letter]).	NGR 680-2	NGB Form 23E	RPAM	RPAM-Admin role and responsibilities may/may not include Retirement Services Officer (RSO) duties. This varies per State.  The NGB Form 23E is also known as the NOE or Fifteen Year Letter.
3	Validate and send NGB Form 23E, DD Form 2656 or DD Form 2656-5, and NGB Form 23B	RPAM-Admin validates the information on NGB Form 23E and sends it to the Soldier's Unit.  RPAM-Admin also sends a copy of DD Form 2656 (Data for Payment of Retired Personnel) or DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate), and NGB Form 23B (Points History Statement) to the Soldier's Unit.	NGR 680-2	DD Form 2656 DD Form 2656-5 NGB Form 23B		If the Soldier is deployed, the RPAM-Admin will not issue the NGB Form 23E until the Soldier is released from that period of active service (deployment).  RPAM-Admin must receive acknowledgement of receipt of the NOE/Fifteen Year Letter.
4	Receive forms and schedule retirement brief	Unit Personnel receive NGB Form 23E, a copy of DD Form 2656 or DD Form 2656-5, and NGB Form 23B from the RPAM-Admin. The Unit provides these forms to the Soldier.  Unit schedules a retirement brief for the Soldier.	NGR 680-2	DD Form 2656 DD Form 2656-5 NGB Form 23B NGB Form 23E	RPAM	Unit Personnel should contact Soldier for Soldier to provide the Unit Personnel with dates they are available for a retirement briefing.

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
5	Receive forms from Unit	Soldier receives NGB Form 23E, a copy of DD Form 2656 or DD Form 2656-5, and NGB Form 23B from the Unit Personnel.		DD Form 2656 DD Form 2656-5 NGB Form 23B NGB Form 23E		
6	Perform retirement brief	A certified RCSBP Counselor performs the retirement brief. The RCSBP Counselor reviews DD Form 2656 or DD Form 2656-5 with the Soldier and provides information about the RCSBP or Survivor Benefit Plan (SBP) elections.	AR 600-8-7  DoDFMR, Volume 7B, Chapter 54  DoDI 1332.42  U.S. Code, Title 10, Chapter 73, Subchapter II	DD Form 2656  DD Form 2656-5		If the dependent does not agree with Soldier's election, automatic maximum coverage for spouse and children may be required by law. Therefore, it is critical that designated RCSBP counselors are qualified and ensure the Soldier and Family understand the options available to them and the impact their elections will make on their retired pay and benefits (IAW AR 600-8-7).  As part of this brief, the RCSBP counselor explains to the Soldier the determination for Retirement: 1. Transfer to the USAR Retired Reserve 2. Transfer to retired list with immediate retired pay

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
7	Complete DD Form 2656 or DD Form 2656-5 within time allotted by medical authority	<p>Soldier must make RCSBP or SBP elections in the time allotted by the medical authority. The medical authority will determine the amount of time the Soldier will have to submit their documentation.</p> <p>RCSBP Election Options apply only to the DD Form 2656-5:</p> <p>(1) Option A (decline to make an election until age 60) (no RCSBP participation).</p> <p>(2) Option B (deferred annuity). If Soldier dies before 60th birthday, the authorized SBP beneficiary is entitled to RCSBP annuity effective the date the Soldier would have attained age 60.</p> <p>(3) Option C (immediate annuity). A Soldier elects coverage requiring that the annuity payments to designated beneficiaries begin immediately upon the death of the Soldier.</p>	<p>DoDFMR, Volume 7B, Chapter 54</p> <p>NGR 680-2</p>	<p>DD Form 2656</p> <p>DD Form 2656-5</p>		<p>SBP Election Categories apply to both the DD Form 2656-5 and DD Form 2656:</p> <p>(1) Spouse</p> <p>(2) Spouse and Children</p> <p>(3) Children Only</p> <p>(4) Former Spouse</p> <p>(5) Former Spouse and Children</p> <p>(6) Natural Person with an Insurable Interest</p> <p>Soldier should validate accumulated points on NGB Form 23B.</p> <p>Married Soldiers may not, without the written notarized concurrence of their spouse, elect not to participate in SBP, to cover less than the maximum level of coverage, or provide an annuity for a dependent child but not for their spouse (10 USC 1448(a)(3)(A)).</p>
8	Send DD Form 2656 or DD Form 2656-5	Soldier sends DD Form 2656 or DD Form 2656-5 to the RPAM-Admin for validation.		<p>DD Form 2656</p> <p>DD Form 2656-5</p>		
9	Receive DD Form 2656 or DD Form 2656-5	RPAM-Admin receives DD Form 2656 or DD Form 2656-5 from the Soldier.		<p>DD Form 2656</p> <p>DD Form 2656-5</p>		

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
10	Validate DD Form 2656 or DD Form 2656-5	RPAM-Admin validates DD Form 2656 or DD Form 2656-5 for necessary signatures and completeness.		DD Form 2656 DD Form 2656-5		<p>This step may also be completed by a RSO.</p> <p>The DD Form 2656-5 or DD Form 2656 must be the official hardcopy and contain original signatures from the Soldier, and if applicable, from the Spouse with Notary.</p> <p>Married Soldiers may not, without the written notarized concurrence of their spouse, elect not to participate in SBP, to cover less than the maximum level of coverage, or provide an annuity for a dependent child but not for their spouse (10 USC 1448(a)(3)(A)).</p>
11	Identify error?	<p>RPAM-Admin identifies any errors on DD Form 2656 or DD Form 2656-5. Incorrect/incomplete forms are sent back to the Soldier to amend and complete.</p> <p>If an error is identified, go to step 13.</p> <p>If no error is identified, go to step 14.</p>		DD Form 2656 DD Form 2656-5		<p>This step may also be completed by a RSO.</p>
12	Correct DD Form 2656 or DD Form 2656-5	If an error was identified, the Soldier corrects DD Form 2656 or DD Form 2656-5 and resubmits the form to the RPAM-Admin for processing. Repeat steps 8-11.	NGR 680-2	DD Form 2656 DD Form 2656-5		
13	Upload supporting documents and forms (iPERMS) and update Soldier's information and election (SIDPERS)	<p>RPAM-Admin uploads DD Form 2656 or DD Form 2656-5 and NGB Form 23E into iPERMS.</p> <p>RPAM-Admin updates the Soldier's information and RCSBP election in Standard Installation/Division Personnel Reporting System (SIDPERS).</p>	<p>NG PAM (AR) 25-10</p> <p>NGR 680-2</p>	<p>DD Form 2656</p> <p>DD Form 2656-5</p> <p>NGB Form 23D</p> <p>NGB Form 23F</p>	<p>iPERMS</p> <p>SIDPERS</p>	<p>This step may also be completed by a RSO.</p>

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
14	Is Soldier receiving immediate retired pay?	<p>Soldier must reference medical authority's decision:</p> <p>If the Soldier is receiving retired pay at age 60 and will transfer to the Retired Reserve, go to step 15.</p> <p>If the Soldier is receiving immediate retired pay and will be placed on the retired list, go to step 16.</p>	NGR 600-200			
15	Go to Request Transfer to the USAR Retired Reserve Process (Complete Map)	Soldiers who receive a 15 Year NOE but will not receive retired pay until age 60 or Retired Pay Eligibility Date (RPED) may initiate a request for transfer to the USAR Retired Reserve. For additional information, go to Request Transfer to the USAR Retired Reserve Process.	AR 635-40 NGR 680-2			<p>The USAR Retired Reserve is comprised of officers and enlisted personnel who receive pay after retiring from active duty or the Reserve, or are Reservists awaiting retirement pay at age 60.</p> <p>Please see Request Transfer to the USAR Retired Reserve Process for more details.</p>
16	Place on Retired List with immediate Retired Pay	Soldiers who have received a 15 Year NOE and are placed on the Retired List will receive immediate retired pay.	AR 635-40 NGR 680-2			ARNG Soldiers placed on retired list with immediate retired pay are concurrently discharged with transfer to the USAR Retired Reserve.